

March 13, 2015

Dear Judge Clifton Jessup,

You and God are the only ones who are able to help my family. I am a disabled woman, widowed last year, with four disabled sons. One has testicular cancer, and he is only thirty one years old. I have two daughters that help me with their brothers. I also have two grand babies that lives with me. I have been working with Nation Star for a modification for years to change this predatorily loan (its interest rate was of eighteen percent). On the fourth of this month Tony Lopez and I finished the loan modification (Tony is w/ Fanny Mae loss prevention department (480) 467-0478). He was surprised to see so many unnecessary documents required by Nation Star. That's what Nation Star asks you to do to; paper chasing. He was able to correct the list of required documents so that only relating documents were submitted. He then got the paperwork approved by gate keeping, and on into underwriting. At that point Nation Star's underwriting department started calling their postponement department while Tony was working at calling the foreclosure attorney.

Both of them were unable to answer due to early departure from work because of the winter storms. After about thirty to forty minutes of unsuccessfully calling varied departments and numbers Tony told me he would begin calling again first thing in the morning. Which was the fifth of March. When I reached Tony the next morning he told me that he was still unsuccessful in reaching the foreclosure attorney although he felt as if Nation Star probably was able to call in the post postponement. He couldn't be sure without being able to talk to Nation Star. With Tony saying that I didn't want to take any chances so I started calling your office and many other phone numbers. Later I found out the foreclosure attorney took her folders home to work. Unless we had her home phone number we would not have been able to do anything to stop the foreclosure anyway. I found an angel in your office named Brenda Howell. We started talking around lunch time on the fifth of March. She worked very hard to try and help me get an emergency bankruptcy.

Complications arose with the storm and when my internet went down. So I could not have PDF files sent to her that were needed. We kept trying. By about two o'clock even though we had come to the conclusion there was no way to complete the bankruptcy we persisted. She was finally able to get it through online. That was shortly after 4:00 p.m. She decided I would bring her the needed paperwork the following day to her office. The time I was able to arrive to her office depended on the weather again. The bankruptcy had to of been done online since the roads were closed because of the ice and sleet making it impossible to do this in person. The next day I started calling Nation Star again, and the foreclosure attorney. I found out the foreclosure attorney did in fact work from home and sent it on through. She did not get any notifications that she couldn't.

On the 6th Nation Star considered my home foreclosed. This house means so much to me and my kids, we've put everything we've got into it. This is our home. I'm overwhelmed and you are the only one who can help us. Thank you for your consideration. I hope we have not lost our home due to circumstances beyond our control. I don't know what we would do. One of my boys has Down syndrome he would be devastated. I really have nowhere to go I wouldn't even be able to get an apartment without splitting up my family I'm afraid the move might kill my eldest with cancer. God Bless you and your family. Thank you and your office for everything. I didn't even realize but I had applied for a reverse mortgage. I was approved the day before the foreclosure date but was unaware. I was unaware due to the internet being out of signal with the storm so I was unable to check my email. See the attached copy please. Mrs. Bradford sent the approval letter to Nation Star but on the fourth, but they were unable to receive it either until after the sixth.

Sincerely,

Catina Porter



March 5<sup>th</sup>, 2015

RE: Catina M. Porter

Property Address: 264 Old Winchester Road, New Market, Alabama 35761

I would like to congratulate you on prequalifying for a Home Equity Conversion Mortgage. This loan will offer you complete flexibility on your payments and protect your equity. Once I receive your counseling certificate, I can order your appraisal and work toward closing your loan. This preapproval will be based on the following items:

FHA Appraisal – conditions may apply

Clear Title

I understand you can take your business anywhere, and appreciate you trusting me with your loan.

Sincerely,

**Terie Bradford** NMLS# 64103

Senior Mortgage Banker

**GMFS** Winner of the 2012 BBB Torch Award for Ethics in Business!!

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March 12, 2015

Ref. Catina Porter

To Whom This May Concern:

Catina and her family have been faithful members of the Madison Worship Center for approximately four (4) years.

Catina has fallen on hard times the past few years including losing her roofing business, the loss of her husband last year and increased family issues and responsibilities.

One of her sons is bed ridden with cancer and requires her full time care. Her other two sons, living in the home, are mentally challenged and unable to work. One daughter living in the home has a 9 month old child; she is working and trying to attend school to further her education.

Catina has attempted to sell the property in question, to no avail. She and her family have nowhere else to live if/when they lose this house.

Our church has helped her and her family with food from our Food Pantry Program and MWC has, on many occasions, provided her funds for gas and other necessities.

Catina is a person of outstanding character and is a loving mother and grandmother. Throughout her difficulties, she has not given up and continues to work toward independence and a better life for herself and her family.

If you have any questions, please feel free to contact me by phone 256-682-9737 or email [pastorrita@aol.com](mailto:pastorrita@aol.com)

Thanking you in advance for anything that you can do to help this wonderful family keep their home.

Moving in Him,

Rita Wiggins, Senior Pastor